



***Presentation of the Financial Results  
for the Quarter Ended  
December'2017***

# Business Parameters

[Amt. in ₹ Crore except otherwise mentioned]

PARAMETERS	Quarter Ended		
	31 Dec'2017	30 Sep'2017	Change (%) Dec'17/ Sep'17
Total Deposit	186020	188362	-1.24
Total Advance	122948	123813	-0.70
Total Income	3722	3758	-0.95
Net Interest Income	820	655	25.09
Operating Profit	369	244	51.34
Provisions	1385	866	59.91
Net Profit / Loss	-1016	-623	63.27
Gross NPA	25382	24435	3.88
Gross NPA %	20.64	19.74	0.90 bps
Net NPA	11923	11008	8.31
Net NPA %	10.90	9.98	0.92 bps
CASA (Domestic) (%)	35.16	35.18	-0.02 bps
Cost to Income Ratio (%)	66.22	74.78	-8.56 bps
Return on Assets	-1.75	-1.04	-0.71 bps
NIM (Global) (%)	1.41	1.10	0.31 bps
NIM (Domestic) (%)	1.46	1.12	0.34 bps
Provision Coverage Ratio (%)	62.29	63.52	-1.23 bps
Book Value Per Share (₹)	51.18	49.30	3.81



# Deposits Components

[ Amt. in ₹ Crore ]

<i>Parameters</i>	<i>As on 31-Dec'17</i>	<i>As on 30-Sep'17</i>
<i>A) Deposit (Domestic) (i+ii+iii)</i>	<b>172470</b>	<b>175128</b>
<i>Current</i>	8362	9496
<i>% of Dom. Dep.</i>	4.85%	5.42%
<i>Savings</i>	52273	52108
<i>% of Dom. Dep.</i>	30.31%	29.76%
<i>i. CASA</i>	<b>60636</b>	<b>61604</b>
<i>Share of CASA (%)</i>	<b>35.16%</b>	<b>35.18%</b>
<i>ii. Normal Term Deposit (&lt; Rs. 1 Cr)</i>	89089	89141
<i>iii. Bulk Deposit (&gt;= Rs. 1 Cr)+ CD</i>	22745	24383
<i>B) Deposit (Overseas)</i>	13550	13234
<b><i>C) Total Deposit (Global)</i></b>	<b>186020</b>	<b>188362</b>



# Retail Business

[ Amt. in ₹ Crore ]

Position as on 31-12-2017		Position as on 30-09-2017	
A/c	Amount	A/c	Amount
408698	21831	406801	21497

## Gross Advances

As on 31.12.2017	As on 30.09.2017
122948	123813

## Bank's Priority Sector Lending Position

	As on 31-12-2017	As on 30-09-2017
<b>PRIORITY SECTOR</b>	<b>53301</b>	<b>54614</b>
<b>TOTAL AGRICULTURE</b>	<b>19509</b>	<b>19819</b>
<b>MSME</b>	<b>23613</b>	<b>24400</b>



## Domestic Investment Portfolio as on

[ Amts. in ₹ Crore ]

<b>Portfolio</b>	<b>31.12.2017</b>	<b>30.09.2017</b>
<b>Investment in SLR (G Sec)</b>		
• HFT	0	0
• AFS	23368	23300
• HTM	33067	33733
<b>Sub Total (Investment in SLR)</b>	<b>56435</b>	<b>57033</b>
<b>Investment in Non - SLR</b>		
• HFT	0	0
• AFS	5990	5913
• HTM	6889	6890
<b>Sub Total (Investment in Non - SLR)</b>	<b>12879</b>	<b>12803</b>
<b>Gross Total (SLR + Non-SLR)</b>	<b>69314</b>	<b>69836</b>
<b>% of NDTL</b>	<b>38.83</b>	<b>38.28</b>

# Income, Expenditure & Profit (Global)

[ Amt. in ₹ Crore]

	Quarter ended	
	Dec'17	Sep'17
<b>I) Total Income (a+b) :</b>	<b>3722</b>	<b>3758</b>
<b>a) Interest Income</b>	<b>3450</b>	<b>3446</b>
<i>Interest on Advance</i>	<b>1991</b>	<b>1981</b>
<i>Income on Investment</i>	<b>1244</b>	<b>1274</b>
<i>Other Interest Income</i>	<b>215</b>	<b>191</b>
<b>b) Other Income</b>	<b>272</b>	<b>311</b>
<b>II) Total Expenses</b>	<b>3353</b>	<b>3514</b>
<i>Interest Paid</i>	<b>2630</b>	<b>2791</b>
<i>Operating Expenses</i>	<b>723</b>	<b>723</b>
<b>III) Operating Profit (I-II):</b>	<b>369</b>	<b>244</b>
<b>IV) Provisions</b>	<b>1385</b>	<b>866</b>
<b>V) Net Profit (III-IV) :</b>	<b>-1016</b>	<b>-623</b>
<i>Net Interest Income</i>	<b>820</b>	<b>655</b>



# Ratio Analysis

	Quarter Ended	
	Dec'17	Sep'17
Cost of Deposit (%)	5.26	5.47
Yield on Advance (%)	8.53	8.44
Yield on Investment (%)	7.34	7.41
Net Interest Margin (Global) (%)	1.41	1.10
Net Interest Margin (Domestic) (%)	1.46	1.12
Cost to Income Ratio (%)	66.22	74.78
GNPA (%)	20.64	19.74
NNPA (%)	10.90	9.98
NPA Provision Coverage (%)	62.29	63.52
CRAR (Basel-III) (%)	9.01	9.32



# Profitability Indicators

	Quarter Ended	
	Dec'17	Sep'17
Return on Assets (%)	-1.75	-1.04
Return on Equity (%)	-45.26	-26.45
Book Value per Share (₹)	51.18	49.30
Earnings Per Share (₹)	-5.44	-3.58
Net Worth	9169	8797
Operating Profit to AWF (%)	0.64	0.41
Net-Interest Income to AWF (%)	1.24	1.10
Non-Interest Income to AWF (%)	0.47	0.52





# Capital Adequacy (Basel III)

[Amt. in ₹ Crore]

<b>PARAMETERS</b>	<b>31-12-2017</b>	<b>30-09-2017</b>
Credit Risk	82315.71	84300.22
Market Risk	14876.01	13780.50
Operational Risk	12337.93	12337.93
Total Risk Weighted Assets	109529.65	110418.65
Tier I Capital	7682.13	8082.83
Tier II Capital	2680.38	2937.23
Total Capital	10362.51	11020.06
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CET 1 (%)	6.33	6.64
Tier I (%)	7.01	7.32
Tier II (%)	2.00	2.00
Capital Adequacy Ratio (%)	9.01	9.32



## Restructured Standard Assets

Details	Amt. in ₹ crore	
	Quarter Ended	
	Dec'17	Sep'17
Total Restructured Assets at the beginning of the quarter	3510.64	3739.72
Add: Standard Accounts restructured during the quarter	0.00	0.00
Less: Total Standard Restructured accounts closed during the quarter	86.86	22.35
Add/(Less): Increase/(Decrease) in Outstanding Balance	(118.44)	30.26
Less: Standard Restructured Slipped to NPA during the quarter	1403.62	236.99
Total Standard Restructured at the end of the quarter	1901.72	3510.64
% age of Restructured Advances to Total Loans and Advances at the end of the quarter	1.53	2.84

## Industry wise break-up of Restructured Standard Assets

Industry	As on 31-12-2017	As on 30-09-2017
Power and Distribution	465.65	1823.10
Infrastructure	732.40	715.50
Iron and Steel	515.71	581.77
Others	187.96	390.27
<b>Total</b>	<b>1901.72</b>	<b>3510.64</b>

# Impaired Assets Movement Q-to-Q

[ Amt. in ₹ Crore ]

Parameters	Dec-17	Sep-17
Opening Balance at the beginning of the Quarter	24434.95	25054.21
Fresh Slippage during the Quarter	3591.64	1432.48
Recovery + Upgradation during the Quarter	1053.95	1130.22
Write off During the Quarter	1590.24	921.52
Gross NPA (Amt.)	25382.40	24434.95
<b>Gross NPA (%)</b>	<b>20.64</b>	<b>19.74</b>
Net NPA (Amt.)	11923.45	11008.23
<b>Net NPA (%)</b>	<b>10.90</b>	<b>9.98</b>



## Sector wise NPAs (Domestic)

Sector	Quarter Ended	
	Dec-17	Sep'17
Agriculture & Allied Activities	2528.39	2538.94
Micro & Small Industries	907.38	1633.58
Medium Industries	1131.90	1354.13
Large Industries	14438.32	14555.25
Services	2929.88	1450.50
Retail	1687.88	1734.92
All Others	684.43	62.10
<b>Total</b>	<b>24308.18</b>	<b>23329.42</b>

## Industry wise NPAs (Domestic)

Industry (top 5 & others)	Quarter Ended	
	Dec-17	Sep'17
Iron & Steel	4270.52	4700.47
Power Generation	3369.27	2441.70
Textiles	918.85	965.22
Roads	842.33	1595.79
Real Estate	238.33	249.83
All Others	14668.88	13376.41
<b>Total</b>	<b>24308.18</b>	<b>23329.42</b>



Thank You